

Record of Insurance Companies In Territory of Hawaii

Official Statement Issued By Hawaii's Insurance Commissioner
Showing Amount of Insurance Written For Year
Ending December 31, 1905.

FIRE COMPANIES

NAME	LOCATION	WRITTEN	PREMIUMS	LOSSES PAID
Aachen & Munich Fire Insurance Co.	Aix-la-Chapelle	\$ 116,300.00	\$ 1,882.00	\$ 1,446.00
Aetna Insurance Co.	Hartford	531,704.00	9,434.00	30.00
Agricultural Insurance Co.	Watertown	348,802.00	5,530.00	1,020.00
American Central Insurance Co.	St. Louis	178,293.00	3,087.00	78.00
American Insurance Co.	Newark	80,441.00	1,342.00	84.00
Alliance Insurance Co., Ltd.	London	972,957.00	14,476.00	2,401.00
Alliance Insurance Corporation, Ltd.	Berlin	2,970,856.00	8,826.00	5,699.00
Atlas Assurance Co., Ltd.	London	313,767.00	5,807.00	.....
Atlas-Manchester	London	302,960.00	3,495.00	2.00
British American Assurance Co.	Toronto	185,400.00	4,958.00	.....
Calendonian Insurance Co.	Edinburgh	813,272.00	15,236.00	1,322.00
Commercial Union Assurance Co., Ltd.	London	263,134.00	4,271.00	31.00
Fire Association	Philadelphia	52,969.00	1,343.00	.....
Fireman's Fund Insurance Co.	San Francisco	1,097,932.00	20,593.00	149.00
German Alliance Insurance Co.	New York	82,809.00	1,264.00	29.00
German American Insurance Co.	New York	437,394.00	2,561.00	.....
Guardian Assurance Co., Ltd.	London	135,750.00	5,197.00	1,060.00
Hamburg Bremen Fire Insurance Co.	Hamburg	562,567.00	8,371.00	.....
Hartford Fire Insurance Co.	Hartford	457,324.00	8,569.00	385.00
Home Fire & Marine Insurance Co.	San Francisco	264,755.00	7,204.00	292.00
Indemnity Fire Insurance Co.	New York	18,050.00	370.00	.....
Insurance Co. of N. America	Philadelphia	185,704.00	4,440.00	1,698.00
Law Union & Crown Insurance Co.	London	785,233.00	7,019.00	.....
Liverpool & London & Globe Ins. Co.	Liverpool	1,049,000.00	19,467.00	225.00
London Assurance Corporation	London	339,856.00	6,828.00	2,079.00
London & Lancashire Fire Ins. Co.	Liverpool	1,203,505.00	14,307.00	87.00
Magdeburg Fire Insurance Co.	Magdeburg	471,477.00	7,277.00	.....
Mercantile Fire & Marine Ins. Co.	Boston	13,500.00	284.00	10.00
National Fire Insurance Co.	Hartford	371,844.00	8,086.00	.....
New Zealand Insurance Co.	Auckland	292,624.00	6,728.00	1,781.00
Niagara Fire Insurance Co.	New York	377,582.00	7,146.00	794.00
North British & Mercantile Ins. Co.	London	345,212.00	5,405.00	4,081.00
North German Fire Insurance Co.	Hamburg	564,328.00	11,307.00	24.00
Northern Assurance Co.	London	2,246,637.00	26,702.00	28.00
Norwich Union Fire Ins. Society	Norwich	810,181.00	15,839.00	584.00
Orient Insurance Co.	Hartford	138,972.00	1,912.00	23.00
Palatine Insurance Co., Ltd.	London	139,110.00	2,071.00	1.00
Pennsylvania Fire Insurance Co.	Philadelphia	118,836.00	2,905.00	1,514.00
Phoenix Insurance Co.	Brooklyn	211,467.00	3,424.00	93.00
Phoenix Assurance Co., Ltd.	London	151,648.00	3,495.00	104.00
Phoenix Insurance Co.	Hartford	209,656.00	3,750.00	17.00
Providence Washington Ins. Co.	Providence	87,350.00	2,086.00	.....
Prussian National Insurance Co.	Stettin	96,085.00	1,720.00	.....
Queen Insurance Co.	New York	128,847.00	1,845.00	18.00
Royal Exchange Assurance	London	344,904.00	6,836.00	71.00
Royal Insurance Co.	London	1,500,192.00	22,320.00	2,062.00
Scottish Union & National Ins. Co.	Edinburgh	324,517.00	7,227.00	.....
Springfield Fire & Marine Ins. Co.	Springfield	370,432.00	7,439.00	1,101.00
St. Paul Fire & Marine Ins. Co.	St. Paul	337,208.00	2,478.00	.....
Sun Insurance Office	London	403,344.00	8,619.00	41.00
Svea Fire & Life Insurance Co., Ltd.	Sweden	454,548.00	11,415.00	12.00
Traders Insurance Co.	Chicago	114,833.32	1,868.50	.....
Transatlantic Fire Insurance Co.	Hamburg	435,867.00	7,823.00	16.00
Union Assurance Society	London	431,240.00	6,624.00	1,728.00
Western Assurance Co.	Toronto	156,844.00	3,634.00	1,925.00
Williamburgh City Fire Ins. Co.	Brooklyn	26,450.00	404.00	.....
Yorkshire Fire Insurance Co.	Yorkshire	21,425.00	590.00	.....
		\$ 25,330,415.00	\$ 386,588.00	\$ 54,155.00

ACCIDENT & HEALTH COMPANIES

NAME	LOCATION	WRITTEN	PREMIUMS	LOSSES PAID
Continental Casualty Co.	Chicago	.....	\$ 436.00	.....
Employer's Liability Ass. Corp., Ltd.	London	.....	2,510.00	412.00
London Guarantee & Accdt. Co., Ltd.	London	.....	215.00	.....
Pacific Mutual Life Ins. Co.	San Francisco	.....	1,397.00	286.00
Preferred Accident Ins. Co.	New York	.....	5,802.00	1,083.00
Standard Life and Accdt. Ins. Co.	Detroit	.....	2,390.00	2,570.00
			\$ 12,750.00	\$ 4,351.00

BURGLARY COMPANIES

NAME	LOCATION	WRITTEN	PREMIUMS	LOSSES PAID
Pacific Coast Casualty Co.	San Francisco	.....	\$ 26.00	.....
			\$ 26.00	.....

MARINE COMPANIES

NAME	LOCATION	WRITTEN	PREMIUMS	LOSSES PAID
Albingia V. Aktien-Gesellschaft	Hamburg	\$ 1,370,851.00	\$ 16,630.00	\$ 2,263.00
Allgemeine S. Gesellschaft	Hamburg	1,370,851.00	16,630.00	2,263.00
Allianz V. Aktien-Gesellschaft	Berlin	1,370,851.00	16,630.00	2,263.00
Assicurazione Unione von 1865	Hamburg	1,370,851.00	16,630.00	2,263.00
Baleise Marine Insurance Co.	Switzerland	1,534,143.00	8,833.00	1,113.00
British & Foreign Marine Ins. Co.	Liverpool	3,779,962.00	23,247.00	6,594.00
Canton Insurance Office, Ltd.	Hong Kong	1,160,000.00	3,176.00	7,500.00
Fireman's Fund Insurance Co.	San Francisco	8,572,598.00	60,353.00	9,403.00
German Lloyd Marine Ins. Co.	Berlin	1,962,150.00	14,669.00	885.00
Helvetia General Insurance Co.	Switzerland	1,534,143.00	8,833.00	1,113.00
Nord Deutsche V. Gesellschaft	Hamburg	1,370,851.00	16,630.00	2,263.00
Nord West Deutsche V. Gesellschaft	Hamburg	1,370,851.00	16,630.00	2,263.00
Neptunus Asssekuranz Compagnie	Hamburg	1,370,851.00	16,630.00	2,263.00
Switzerland General Insurance Co.	Switzerland	1,534,143.00	8,833.00	1,113.00
St. Paul Fire & Marine Ins. Co.	St. Paul	135,235.00	978.00	.....
Tokio Marine Insurance Co.	Tokio	75,112.00	228.00	.....
Union Marine Insurance Co., Ltd.	Liverpool	1,286,274.00	13,540.00	4,077.00
Wilhelma of Magdeburg Ins. Co.	Magdeburg	109,493.00	331.00	.....
		\$ 30,478,210.00	\$ 259,429.00	\$ 47,709.00

PLATE GLASS COMPANIES

NAME	LOCATION	WRITTEN	PREMIUMS	LOSSES PAID
Metropolitan Plate Glass, etc., Co.	New York	.....	\$ 51.00	.....
Pacific Surety Co.	San Francisco	.....	\$ 88.00	.....
			\$ 88.00	.....

SURETY COMPANIES

NAME	LOCATION	WRITTEN	PREMIUMS	LOSSES PAID
Fidelity & Deposit Co. of Md.	Baltimore	.....	\$ 210.00	.....
Pacific Surety Co.	San Francisco	.....	10,960.00	.....
U. S. Fidelity & Guaranty Co.	Baltimore	.....	5,562.00	.....
			\$ 16,732.00	.....

LIFE COMPANIES

NAME	NEW POLICIES WRITTEN		RENEWAL PREMIUMS	Death Claims Maturity Endowments Etc.
	AMOUNTS	PREMIUMS		
Equitable Life Assurance Society	\$ 137,800.00	\$ 5,199.00	\$ 134,172.00	\$ 76,362.00
Germania Life Insurance Co.	75,900.00	3,283.00	38,430.00	9,151.00
Manhattan Life Insurance Co.	18,000.00	598.00	25,113.00	5,155.00
Mutual Life Insurance Co.	14,500.00	440.00	25,504.00	22,158.00
Mutual Reserve Life Ins. Co.	5,000.00	338.00	2,000.00	.....
New England Mutual Life Ins. Co.	19,028.00	391.00	6,609.00	18,525.00
New York Life Insurance Co.	830,537.00	33,984.00	112,247.00	90,894.00
Pacific Mutual Life Ins. Co.	558,600.00	17,516.00	54,755.00	14,356.00
Provident Savings Life Ass. Society	132,000.00	4,287.00	4,581.00	237.00
Prudential Insurance Co.	91,770.00	3,216.00	20,807.00	6,771.00
Sun Life Assurance Co.	.....	.....	.....	.....
	\$ 1,683,035.00	\$ 69,232.00	\$ 430,602.00	\$ 243,610.00

LIABILITY COMPANIES

NAME	LOCATION	WRITTEN	PREMIUMS	LOSSES PAID
Employer's Liability Ass. Corp., Ltd.	London	.....	\$ 3,730.00	\$ 2,448.00
London Guarantee & Accdt. Co., Ltd.	London	.....	1,055.00	.....
Pacific Coast Casualty Co.	San Francisco	.....	877.00	.....
			\$ 5,662.00	\$ 2,448.00

SUMMARY

NAME	WRITTEN	PREMIUMS	RENEWAL PREMIUMS	Losses & Claims etc. Paid
FIRE	\$25,215,592.00	\$ 385,347.00	.....	\$ 34,155.00
MARINE	30,478,210.00	259,429.00	.....	47,709.00
ACCIDENT AND HEALTH	.....	12,750.00	.....	4,351.00
BURGLARY	.....	26.00	.....	.....
LIABILITY	.....	5,662.00	.....	2,448.00
PLATE GLASS	.....	88.00	.....	.....
SURETY	.....	16,732.00	.....	.....
LIFE	1,683,035.00	69,232.00	420,602.00	243,610.00
	\$57,377,837.00	\$ 750,067.00	\$ 420,602.00	\$ 332,173.00

REAL ESTATE

CONDITIONS AND OPPORTUNITIES AS SEEN
BY A CALIFORNIAN.

One of the most valuable articles for the edition of the Bulletin issued by the California editors was that on real estate by Mr. Watson. Unfortunately, the article suffered the fate which all newspapermen acquainted with the hurry of "make-up" understand. It was cut in two, decapitated at both ends and the proof not corrected. A session of the Editorial Council will be held to determine the responsibility for the error and dock the man's pay. Meanwhile the article, in proper shape, appears below:

Purchasers of real estate may be roughly divided into five classes:

- 1-The speculator;
- 2-The purchaser of down town business property;
- 3-The man who buys residence property for a permanent home, or for a rental investment;
- 4-The small truck farmer;
- 5-The larger farmer.

The Speculator.

This gentleman can be dismissed with very few words. These islands present no golden opportunity for him. The quick-turn speculator is absolutely ruled out. The land laws, the system of taxation, and public sentiment all rule against him here. There are plenty of opportunities for picking-up snags in the shape of property held by owners who, for some family reason, have suddenly found it necessary to return to the mainland, and must sacrifice for a quick turn. Aside from chances of this sort, however, the ordinary speculator would find time hanging heavy on his hands, and opportunity exceedingly bald.

City Business Property.

Opportunities in this line are likewise scarce. Holders of business property, well located, realize the full value of their positions, and such property is not on the market. Real

ly desirable business lots are none too numerous in Honolulu, and no one wants an undesirable location. The city is too old and local capital too alert to let choice holdings in the business section go begging. The "for sale" sign is conspicuous by its absence.

The Home-Buyer.

Here is presented a splendid opportunity, and it is from this class of purchasers that Honolulu as a city will soon be reaping the greatest benefit. Residence property today is cheaper than it will ever be again, and when the delights of this country and climate become better known throughout the States, Honolulu will see such an inpouring of permanent residents as she has never dreamed of. There is every reason in the world why this should be true, and no insurmountable reasons why it cannot come to pass. In addition, Honolulu must inevitably soon have a large winter tourist travel, which will create a demand for rental property. Southern California has a larger winter tourist travel than Northern California for two reasons. First, she has the superior climate, and second she began some years since, while Northern California was sleeping, to disseminate the knowledge of her climatic beauties through all the

Eastern States. Now the people are coming to Southern California in swarms every winter.

Honolulu has every climatic advantage enjoyed by the most favored of Southern California points, and many additional ones. Let this fact only become sufficiently known, as you are now doing through the splendid work of your Promotion Committee, and you will soon have all the people here you want.

For these reasons, and others purely local, it seems to me that residence property is now selling at too low a figure. It is worth, intrinsically, more than is being asked for it. Let me venture the prediction that the man who buys well-selected residence property here at present prices, and can afford to hold it two or three years, will be able to pocket a 50 to 80 per cent. profit.

The Small Truck Farmer.

Labor is relatively cheap still in these islands, and the grower of table truck should be able to do well here. It is true that this industry is now almost exclusively in the hands of the Orientals, but it does not at all follow that an energetic American can not make good money in vegetable farming, and poultry raising. There are shipped to this port from the mainland potatoes, tomatoes, beets, lettuce, turnips, celery, peas, sweet corn, eggs, butter and many other table necessities. There would seem to be a fair field for effort in this direction, especially as suitable lands can be had at a fair figure.

The Larger Farmer.

Under this classification must be put all those who seek holdings of 50 to 500 acres of land. Opportunities in this direction are decidedly mixed, and somewhat restricted, with conditions that appear favorable for betterment in the near future. The system of long leases by both the Government and individuals which may have been the proper thing in the years long gone, are certainly working a

positive detriment to the islands now, in that the custom ties up the land and prevents its actual settlement by that most desirable of all residents—the actual owner, who is and must always be the real backbone of every community. The man who comes here today with money in his pocket sufficient to purchase and improve 50 to 100 acres of land, finds the most desirable portions under lease from the Government with two to ten years yet to run,—or he may find it owned by some estate which either refuses to sell, or is prohibited from selling under the terms of its trust. Any of these estate lands can be leased, but the man with the true American spirit wants to own his land.

The Government land upon which leases are expiring, is being put into market under purchase conditions which are in part fair and in part rather prohibitive for the poor man who may want to make a home here. There seems to be much of improvement possible in the land laws, but the scope of this article will not permit their discussion.

In spite of the difficulties there are at least two lines of industry which seem to offer splendid openings for investment, and which do not necessarily demand an enormous amount of initial capital. Pineapple growing is in its infancy, but it is proving safely profitable, and there are desirable lands that can be had at a very reasonable figure. There are more lands available and suitable for the pine, on some of the other islands than here (Oahu). Some have expressed the fear that the demand will not keep pace with the supply, but this fear does not seem to the writer well founded. There will probably be some cheapening of the canned product, but the margin is abundantly sufficient to justify this, and the lowering of the retail price will be the strongest incentive to an increased consumption, as the quality of the island product is undoubtedly the best in the world.

Another industry, still newer, has great possibilities of profit. The growing of sisal presents an opening field that can be more easily entered than many another. The sisal product is admittedly a superior article, and the cost of the land is small, and the care of the plant, and its preparation for market, comparatively inexpensive. Outside of investments in residence property the growing of pineapples and sisal would seem at this writing to present the greatest attractions to one coming from the mainland with the idea of making a home here.

General Remarks.

Speaking generally of the real estate situation, the writer believes that the ebb tide has been reached and that the flood tide has perceptibly begun. Property values are low. Such a time is always the time for the man with means to invest. More people are today turning their eyes toward these islands than ever before. Tourists and homeseekers who dread the winters of the "back East" country are beginning to know of the advantages here. What this country needs is a liberal policy extended to such—the homeseeker especially. Proper publicity is doing its work, and the people are bound to come. If you will make it as easy for the small land holder to make his home here as on the mainland, the future will take care of itself—and even a little touch of the legitimate speculator, like your rains here, "won't hurt you any."

IRVING S. WATSON.

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